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ABSTRACT

This Student Aid Handbook presents suggestions for prospective applicants to consider when choosing a college or university which best meets the candidate's needs and goals. The Handbook describes four areas to consider and related questions when researching a field of study or school: national accreditation or state authorizations, courses, costs, and placement assistance. It details state loan and grant programs such as the: Alaska Student Loan (ASL) Program, loans for full-time study, loans for half-time study, Alaska Family Education Loan (FEL) Program, Alaska Teacher Scholarship Loan Program, A. W. "Winn" Brindle Memorial Loan, WICHE Western Regional Graduate Program, Western Undergraduate Exchange (WUE) Program, and WAMI Medical Education Program. This handbook also discusses the details of federal financial aid programs such as the: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study, Federal Perkins Loan, Federal Stafford Student Loan, Federal PLUS Loan, and Bureau of Indian Affairs (BIA) Grant Programs. It concludes with a list of educational resources that provide services which improve access to postsecondary education and training opportunities. (Contains 17 resources.) (VWC)

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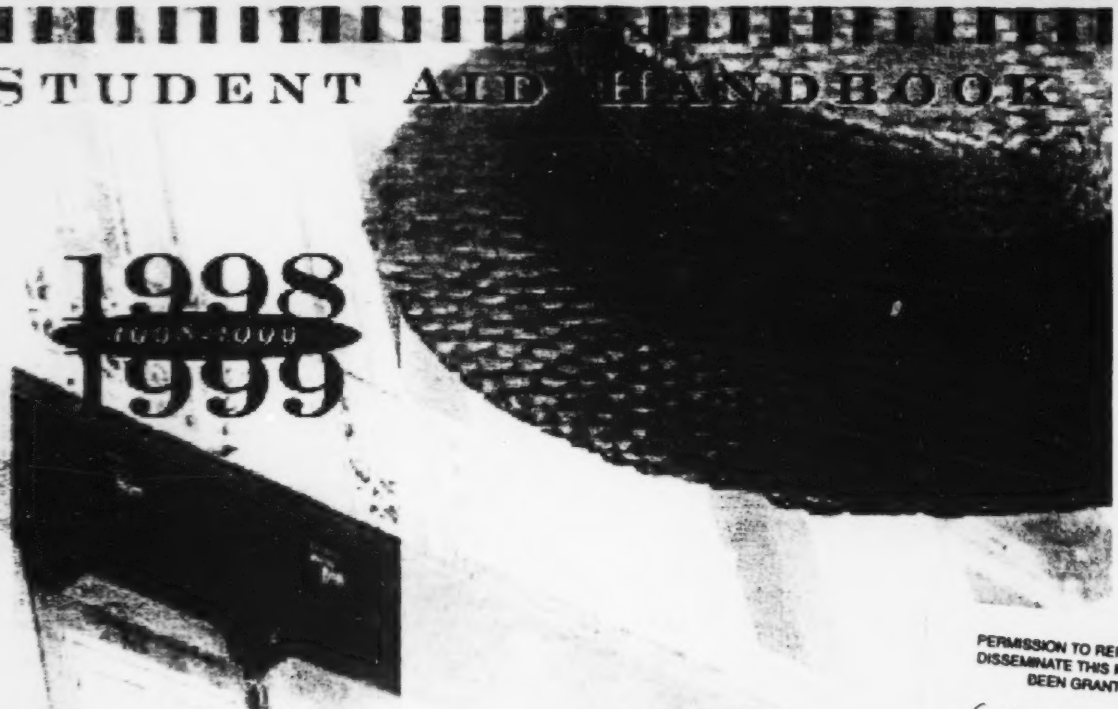
STUDENT AID HANDBOOK

1998-1999



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Alaska Commission on
Postsecondary Education

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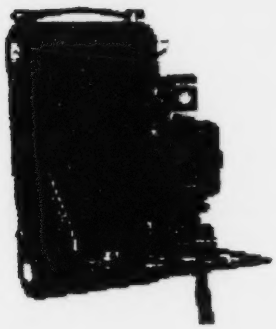

New Loans
(800) 441-2967 or (907) 465-2967

General Information
(800) 441-2962 or (907) 465-2962

Due Diligence
(888) 441-2961 or (907) 465-2961

Web Site
http://www.state.ak.us/acpe

Customer Service Email
custsvc@educ.state.ak.us

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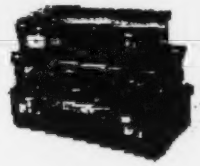
How Do You Choose a School?



Some Suggestions

Because of the considerable expense (in both time and money) involved in obtaining postsecondary education, it is in your best interest to choose a school and/or program carefully. The following suggestions may be helpful in the selection of a school or program which best meets your needs and goals.

Initially, you must "do your homework"; that is, thoroughly research the field in which you are interested, talk to people in the field, confer with high school and college counselors, and carefully study school catalogs and other information materials available. While doing this research, consider the following questions.

National Accreditation or State Authorization

Is the institution accredited by an accrediting agency recognized by the United States Department of Education? This is an important indicator which means that the school has passed a thorough examination of the quality of its educational programs, its administrative integrity, and its facilities.

If you are considering an institution in Alaska, has it been authorized to operate by the Alaska Commission on Postsecondary Education? An authorization to operate in Alaska by the Alaska Commission on Postsecondary Education insures that an Alaska institution will periodically submit course information and financial statements for review by the State. This review process helps to determine if the school is capable of fulfilling its training obligations to its students.

Neither State authorization nor national or regional accreditation guarantees quality of instruction or that the school will not close due to unforeseen circumstances.

Courses

Are the courses of high quality? Will they adequately prepare you for the field? Will the credits transfer to other institutions? How long will training take? Is the curriculum up-to-date with the needs of business and industry for the training you are interested in? What is the retention or graduation rate of the school for the program of study you are interested in? If a school is a community or junior college, do the credits transfer to a four-year institution? Contact schools directly for detailed, up-to-date program offerings.

Costs

What is the total cost of tuition, supplies and other required fees? How far will your financial aid stretch? How do these costs compare to those at other institutions which offer similar programs? Is the refund policy fair? Is the school in an area in which you can afford to live? Is housing available and/or affordable? How do the program costs compare to your potential earnings? Ask about the financial aid disbursement policies at the school; find out how long it will take to get financial aid for living expenses after you begin class. Check with the school financial aid advisor about what type of aid package is available at the institution, the tuition cost, and the placement rate upon graduation.

Discuss the school's loan policies with the school administrator or financial aid officer. If you plan to use an Alaska Student Loan to attend school, remember that your loan disbursements are sent to you in care of your institution for verification of full-time attendance and good standing by the school. Not all postsecondary schools are entitled to Alaska Student Loan monies. If you need more information, contact the Alaska Student Loan Program office.

Not all postsecondary institutions in Alaska are entitled to Federal Title IV monies. Title IV assistance is only available if an institution is recognized as accredited by the Department of Education. Ask financial aid staff to see what is available at that institution before you enroll.

Placement Assistance

Does the school have a placement service? How do they assist in finding employment for graduates? Be aware that schools cannot guarantee your employment.

If you can, talk with students and recent graduates as well as with prospective employers in the field. Consider the skills and/or knowledge you are seeking and try to get a sense of whether or not the school you are examining will help you meet your goals.

A visit to the school will best help you to determine if the facilities, programs and philosophy are a good match for you. Talk with students, faculty, and counselors, if at all possible, so that you may benefit from more than one point of view. Consider in advance what information you want to obtain and what questions you can ask to get it.

Your high school counselor is a valuable resource person who will be able to suggest other sources of information to you.

State Loan and Grant Programs

Alaska Student Loan Program

The Alaska Commission on Postsecondary Education offers financial aid to one-year Alaska residents through the Alaska Student Loan Program. This program provides low-cost educational loans to students who are enrolled in undergraduate, graduate, or career education programs.

If you can check "yes" for all of the following, you are eligible to apply for an Alaska Student Loan:

- ✔ have physically resided in the State of Alaska for a continuous period (previous 12 months) or are a dependent of a resident who has been physically present for one year and you have been present for one year out of the last five;
- ✔ are a high school graduate, within six months of high school graduation, or the equivalent;
- ✔ will be a full-time or half-time student during the period for which funds are requested;
- ✔ will attend a school which is accredited by a regional or national accrediting association or approved by the Alaska Commission on Postsecondary Education;
- ✔ will be enrolled in a career vocational-technical program or a certificate, associate, baccalaureate, or graduate degree program;
- ✔ require a loan to meet the reasonable and necessary costs of tuition, required fees, room and board, and books during your period of attendance (half-time loans do not cover room and board costs);
- ✔ have not had a loan under this program, or in combination with the Family Education Loan, Teacher Scholarship Loan or Half-Time Student Loan programs, for more than $42,500 for undergraduate study, $47,500 for graduate study or $60,000 combined.
- ✔ are not delinquent or in default on a prior loan(s), or past due in child support obligations;
- ✔ have not had a loan written off for any reason in the immediately preceding five years;

- ✔ not have a status at the time of application for a loan, or disbursement of the funds, that would prevent you from repaying the loan as it becomes due, and
- ✔ not have a credit history that demonstrates chronic inability or unwillingness to pay an extension of credit.

NOTE: If you do not meet the financial eligibility requirements for an Alaska Student Loan, you may be eligible if a financially eligible person cosigns.

The maximum award for each school year is $8,500 for a full-time undergraduate collegiate student and $9,500 for a full-time graduate collegiate student. Career educational (vocational) loan maximums for full-time attendance is $5,500. While past interest rates have been fixed at 5% and 8%, beginning with the 1995-96 loan year the rate will vary each year and will be based on the interest rate that the Alaska Student Loan Corporation is charged for its funding. An origination fee of 5% is deducted on all Alaska Student Loans from the eligible loan amount.

Apply early to insure sufficient time for your application to be processed. You can apply for a loan at any time you are enrolled and attending your term or program of study. You must reapply each year that you wish to receive a loan.

Loans for Full-Time Study

Alaska Student Loans are available for both full-time and half-time study. The following terms and conditions apply to loans for full-time study:

- ✦ A professional flight school student who logs a minimum of 17 hours per month, or 51 hours in a 3 month period.
- ✦ You must be or plan to be enrolled full-time. Full-time is defined as a minimum of 12 credits for an undergraduate student, 9 graduate credits for a graduate student, and 30 clock hours for a career education program, for a minimum of six weeks.
- ✦ Funds received from the Alaska Student Loan can only be used for the costs of tuition, fees, room, board, and books.
- ✦ Repayment begins six months after the student ceases to attend full-time. The loan must be repaid within 15 years, with provisions to extend an additional five years if necessary. There is a minimum payment amount of $50 per loan account.

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Loans for Half-time Study

The following terms and conditions apply to loans for half-time study:

- You must be or plan to be enrolled at an eligible institution in Alaska, and be physically present in the state while attending.
- You must be or plan to be enrolled as at least a half-time student during the period for which the loan is requested. Half-time is defined as: an undergraduate or graduate student who is enrolled in a minimum of 6 undergraduate or graduate hours. Vocational students must attend at least 15 hours per week for a minimum of 6 weeks.
- Funds received for half-time study may only be used for the cost of tuition, fees, books and supplies.
- Undergraduate collegiate students may borrow a maximum of $5,000 per year. Graduate students may borrow a maximum of $4,500 per year. Career education (vocational) students may borrow a maximum of $2,000 per year.
- Repayment for half-time loans begins six months after the student ceases to be enrolled at least half-time. The loan must be repaid within 15 years, with provisions to extend an additional five years if necessary. There is a minimum payment amount of $50 per loan account.

The Alaska Family Education Loan Program

The Alaska Family Education Loan (FEL) Program is an alternative to the Alaska Student Loan (ASL) Program. This is a low interest loan to individuals borrowing on behalf of their family members to help meet educational costs. The program enables a student's family to share the cost of education and thereby reduce the students level of indebtedness.

The following terms and conditions apply to Family Education Loans:

- The family member borrowing the loan must meet Alaska residency requirements (one year physical presence) at the time of initial application. Continuing eligibility for loans requires continued Alaska residency by that family member and maintenance of full-time study in good standing by the student.

- Loan maximums are the same as the full-time ASL.
- Repayment begins the first of the month immediately following the final disbursement of the loan and extends over a ten year schedule.
- Interest charged on the loan is 5%.
- An origination fee of 5% of the amount disbursed will be deducted from the eligible loan amount.

Questions and Answers about the FEL:

Who signs the application/promissory note for the loan?

Two signatures are required: the student and the borrower.

To whom is the loan check made out?

Loan checks are made out to the student and sent to the school for disbursement.

When will the loan checks be sent?

Loan checks are scheduled to be sent at the beginning of each term.

A Comparison: FEL vs. ASL (full time)

	FEL	ASL
Interest Rate	5%	An interest rate will be set for loans originated each school year based on the interest paid on bonds issued by the corporation and the cost of administering the program
Repayment Start Date	First of the month after the final disbursement for the loan is issued.	First day of the 7th month after full-time attendance ceases.
Sample Minimum Monthly Payment	Approximately $90.00 per month, based on an $8,500 loan - over a 10 year repayment schedule.	Approximately $90.00 per month, based on a 1998-99 $8,500 loan at 9.0% interest - over a 15 year repayment schedule.

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Certain loan provisions apply to all loan programs. They are:

- Students receiving Alaska Student Loan funding must maintain good-standing. Good-standing is determined by the institution you are attending.
- Loans may only be granted for a total of $42,500 of undergraduate study, $47,500 of graduate study or $60,000 combined.
- Loan repayment begins 6 months after the student ceases to be a full-time student (except for FEL). Payments are applied to all accrued, unpaid interest and fees before any amount is applied to the principal balance. A late fee may be charged for late payments.
- Payments may be deferred during certain circumstances (except for FEL). When borrowing you should carefully examine the Promissory Note packet as it contains your deferment options.

Alaska Teacher Scholarship Loan Program

The Alaska Legislature established the Teacher Scholarship Loan (TSL) Program to encourage Alaska high school graduates to pursue teaching careers in rural elementary and secondary schools in the state. Students may borrow up to $7,500 per year (with a $37,500 lifetime borrowing maximum) for in-state or out-of-state study. Loans may be used for tuition, room and board, books and supplies, and transportation costs (up to two round trips between the student's home community and the school of attendance).

Nominees must be or plan to be enrolled in a four-year bachelor's degree program in elementary or secondary teacher education or a fifth-year teacher certification program.

Students cannot receive a Teacher Scholarship Loan and an Alaska Student Loan simultaneously.

Administration

Each January the Commission sends Teacher Scholarship Loan nomination packets to rural school districts. The districts select nominees based on high school academic performance and the student's intent to teach in a rural school in the state. Teacher Scholarship Loan application forms are sent directly to each

nominee. The applications should be completed and returned by July 1 of each year. Application forms are not available for general distribution.

Only rural school districts are eligible to nominate students. Rural is defined as having a population of 5,500 or less while not on road or rail to Anchorage or Fairbanks or a population of 1,500 or less but on road or rail to Anchorage or Fairbanks. Six school districts do not have communities which meet this definition: Anchorage, Fairbanks North Star, Haines, Juneau, Ketchikan Gateway, and Sitka. However, rural districts are encouraged to consider requests for nomination from outside their own specific jurisdiction.

Loan Repayment and Forgiveness

If a borrower is employed after graduation as a teacher in a rural elementary or secondary school in Alaska, he or she may be eligible for up to 100% forgiveness of the total loan. Borrowers are required to repay their loans and subsequently apply for each forgiveness increment as it is earned.

A.W. "Winn" Brindle Memorial Scholarship Loan

The A.W. "Winn" Brindle Memorial Scholarship Loan Program is in memory of A.W. "Winn" Brindle who was president of the Wards Cove Packing Company and Columbia Wards Fisheries. It is funded by private donations and contributions from fisheries businesses in exchange for tax credits.

The funds provide educational loans to Alaska residents for full-time undergraduate or graduate study at accredited schools in the degree or certificate programs listed below.

- Fisheries
- Fishery Science
- Fishery Management
- Seafood Processing
- Food Technology
- Other Fishery related fields

The scholarship loans are to cover the cost of tuition and fees, books, room and board, and transportation costs for up to two round trips between the recipient's home and school each year. Interest

charged on the loan is 5%. Recipients have up to 15 years to repay and are eligible for up to 50% forgiveness upon graduation and return to Alaska and secure employment in a fisheries related field. An origination fee of 5% is deducted from the eligible loan amount.

The number of loans awarded each year is based on the amount of contributions made to the loan fund by private donors and fisheries businesses.

Repayment of the Student Loan

The terms and conditions of repayment that apply to your loan will be set forth in a separate document known as a disclosure statement that we provide to you before the repayment period begins. The provisions of this schedule must conform with the provisions under repayment in the promissory note. Failure to make a scheduled monthly payment when it is due will result in past due notices, adverse credit rating, and ineligibility for subsequent loans.

If you default on your loan, the entire unpaid amount of the loan, including interest and fees, may be declared immediately due and payable. A default will also make you ineligible for the benefits described under deferment in your application/promissory note packet. The Alaska Student Loan Program may transfer your loan to a collection agency, your Alaska Permanent Fund Dividend, if you are eligible, may be attached, and if you are licensed to practice an occupation in Alaska, your renewal of that license may be withheld.

WICHE Western Regional Graduate Program

This regional program enables Alaska residents to enroll at reduced tuition rates in certain masters and doctoral programs selected by participating institutions in 14 western states. Residents from the member western states may, in turn, enroll at the University of Alaska Fairbanks in selected degree programs at instate tuition rates. Eligible programs have been selected by a review committee because they serve the western region in a distinctive way.

Although students are not guaranteed admission, participating departments will give special admissions consideration to qualified students. Students must meet all admissions requirements and deadlines.

Western Undergraduate Exchange (WUE) Program

The WUE program, coordinated by WICHE, allows Alaska residents to enroll at two-year and four-year institutions in participating states at a reduced tuition level applicable only to WUE students. That special tuition level is the instate tuition plus 50% of that amount. This is a considerable savings over nonresident charges at participating schools.

There are 102 colleges and universities participating at this time. Many colleges offer all of their programs to undergraduates from WUE states on a space available basis. Others open only specific programs, or limit the number of students they will enroll under the WUE program.

Participating states are:

Alaska	Montana	Oregon
Colorado	Nevada	South Dakota
Hawaii	New Mexico	Utah
Idaho	North Dakota	Wyoming

In most cases, new students must request WUE consideration at the time of application for admission. Some schools, however, are prepared to offer WUE rates to students who are continuing their eligible undergraduate programs of study. Students do not generally need to apply for WUE participation through Alaska's WICHE Certifying Office, but the certifying officer will provide residency verification for students with one year of Alaska residency upon completion of a residency questionnaire, if required by a WUE participating school.

For complete information on any or all of these exchange programs, please contact:

WICHE Certifying Office
Alaska Commission on Postsecondary Education
3030 Vintage Blvd.
Juneau, AK 99801-7109
(800) 441-2962 *(Toll free)*
(907) 465-2962 *(Juneau local number)*
(907) 465-3143 *TDD*

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WWAMI Medical Education Program

The WWAMI Program is an educational agreement between the University of Washington School of Medicine (UWSM) and the states of Washington, Wyoming, Alaska, Montana and Idaho whereby the UWSM in Seattle accepts ten certified Alaska residents into its entering class each year. Alaska WWAMI medical students complete their first year at the University of Alaska Anchorage, continuing their medical education based in Seattle.

Alaska residents accepted into the program pay resident tuition at UWSM. Those admitted after fall 1998 would be required to reimburse the state of Alaska for the difference between resident and out-of-state tuition unless they return to practice in the state after completing their medical education. One fifth the amount will be forgiven for each year of practice in Alaska.

All applicants must meet University of Washington School of Medicine admission requirements. The application procedure is as follows:

1. Application is made through the American Medical College Application Service (AMCAS). Deadline for application submission is November 1. By indicating the University of Washington School of Medicine and checking Alaska as the state of residence on the application form, applicants are automatically considered for WWAMI. Application forms may be obtained from:

American Medical College
Application Service (AMCAS)
Assoc. of American Medical Colleges
1776 Massachusetts Avenue NW
Washington, DC 20036

Testing Services
University of Alaska Fairbanks
5th Floor Gruening
Fairbanks AK 99775
(907) 474-5277

Biomedical Program
University of Alaska Anchorage
3211 Providence Drive
Anchorage, AK 99508
(907) 786-4789

Resource Center
University of Alaska Southeast
11120 Glacier Highway
Juneau, AK 99801
(907) 465-6457

2. Medical College Admission Test (MCAT) scores are required. The test is offered twice each year in April and August at established test centers. Note that not all centers offer both examinations. Test application forms may be obtained from the three universities above or:

American College Testing Program
PO Box 414
Iowa City, IA 52240

3. Upon receipt of AMCAS application copies, UWSM sends a supplemental application, which must be returned completed by January 15. The UWSM Admissions Committee makes all acceptance decisions into the program.

4. The Biomedical Program provides certification of Alaska residency at the University of Alaska Anchorage.

For more information concerning WWAMI contact:

Biomedical Program
University of Alaska Anchorage
3211 Providence Drive, Engineering 331
Anchorage, AK 99508
(907) 786-4789
anmlr@uaa.alaska.edu

Please note:

ACPE is unable to participate in the State Education Incentive Grant (SEIG) for the 1998-99 school year because the legislature did not appropiate the dollar for dollar match required.

Loan applications and information are available from ACPE, Division of Student Financial Aid:

In Juneau:
3030 Vintage Blvd.
Juneau, AK 99801-7109
(907) 465-2967

In Anchorage:
707 A Street, Suite 206
Anchorage, AK 99501-3623
(907) 269-7990

(800) 441-2967 *(Toll free)*
(907) 465-3143 *TDD*

Federal Programs

The Federal government offers a variety of aid programs to citizens and permanent residents. Students should contact their high school counselor or the financial aid officer at their school for applications and further information about the programs listed below.

Federal Pell Grant

The Federal Pell Grant is the first source of need-based aid to the student. It is portable because you may submit the Student Aid Report (SAR) electronically at any participating school and be assured of payment if you are eligible. Once your eligibility is verified your grant is guaranteed, because Federal Pell Grant payments are not limited to the available funds at the school. The Department of Education provides an initial authorization to all schools that participate in the Federal Pell Grant program, and increases that authorization, if necessary, to allow the school to pay awards for all eligible students who attend during the award year. The maximum Pell Grant is $3,000 for the 1998-99 award year, and it is no longer limited to 60% of your educational costs. Graduate students are not eligible.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG is for students with financial need, who, without the grant, would be unable to continue their education. Undergraduate or vocational students may apply if enrolled at least half-time. Graduate students are not eligible. FSEOG awards vary depending on school policy, and may be received for the period required for completion of the first Bachelor's degree.

Federal Work Study (FWS)

FWS offers part-time employment to students who could not otherwise afford to attend participating institutions. Students may work at jobs on-campus or off-campus at nonprofit organizations for up to 20 hours per week during the term. Hourly maximum wage depends on the job and the student's qualifications. Students should apply through their institution's financial aid office.

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Federal Perkins Loan

The Federal Perkins Loan is a low interest (5%) loan available to students with financial need at participating postsecondary institutions. The amount of the loan varies between institutions. Repayment begins nine months after graduating or leaving school for other reasons. Up to ten years are allowed to repay the loan. Some loans may be deferred. Students should contact their institution's financial aid office for further information.

Federal Stafford Student Loan: Subsidized and Unsubsidized

Federal Stafford Loans are low-interest loans made to regular students attending college at least half-time in an eligible program of study. The interest rate varies, depending on the year in which you received your loan. Stafford loans are available through the William D. Ford Federal Direct Loan (Direct Loan) Program and the Federal Family Education Loan (FFEL) Program.

Students may qualify for a "subsidized" Stafford loan, which is based on financial need as calculated by the Department of Education using a formula established by Congress. The federal government pays interest on the loan (subsidizes) until you begin repayment and during authorized periods of deferment. Students may also apply for an "unsubsidized" Stafford loan regardless of their financial need. Interest will be charged from the time the loan is disbursed until it is paid in full. Students may have both a "subsidized" and "unsubsidized" Stafford loan, restricted to their respective loan limits and dependency status.

Repayment of Stafford loans begins six months after students graduate, leave school or drop below half-time status. On a "subsidized" Stafford Loan, there are no payments of principal or interest during the six month grace period. On an "unsubsidized" Stafford Loan, interest will be charged. Students can either pay the interest due or allow it accumulate while enrolled and during the six month grace period.

Federal PLUS Loan

Eligibility for a Federal PLUS loan is limited to parent borrowers. PLUS loans enable parents with good credit histories to borrow to pay the educational expenses of each child who is a dependent

undergraduate student enrolled at least half-time. The maximum amount a parent may borrow on behalf of each eligible student is limited to the cost of education less any estimated financial aid for which the student qualifies. The interest rate for a PLUS loan is variable. The rate is established each June 1 and becomes effective each July 1. Interest is charged on the loan from the date the first disbursement is made until the loan is paid in full. Repayment generally lasts at least 5 years but not more than 10 years (excluding periods of deferment and forbearance), depending on the amount borrowed. Repayment usually begins within 60 days after the loan is disbursed. PLUS loans are available through both the Direct Loan and FFEL programs.

Bureau of Indian Affairs (BIA) Grant Programs

The BIA provides grants to eligible full-time students pursuing a degree or vocational certificate at an accredited college or university. Students must be a member of a federally recognized tribe (or a descendent of a member). A special application for BIA assistance is required. Students should contact their school's financial aid officer or their local BIA office.

Federal Student Aid Contact Numbers and Information

If you need answers right away to questions about federal student aid, call one of the numbers below at the Federal Student Aid Information Center between 5:00 a.m. and 4:00 p.m. (Alaska Standard Time), Monday through Friday:

(800) 4-FED-AID or (800) 433-3243 a toll-free number

The Information Center will:

- assist you in completing the Federal Student Financial Aid Application,
- tell you whether a school participates in the federal student aid programs, and inform you of the school's default rate,
- explain federal student aid eligibility requirements including the process of determining financial need and awarding aid, and
- send federal student aid publications to you.

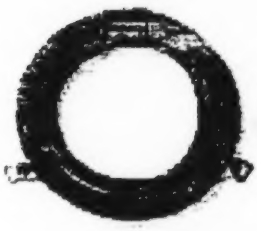
(319) 337-5665

Call this number at the Information Center if you want to find out if your Free Application for Federal Student Aid has been processed or if you want a copy of your Student Aid Report (SAR). Please note that you will have to pay for this call. Collect calls cannot be accepted, and this service is not available on the toll-free number given above.

(800) 730-8913

If you're hearing-impaired you may call this toll-free TDD number at the Information Center for help with any federal student aid questions you may have.

Educational Resources



The following services improve access to postsecondary education and training opportunities by offering educational/occupational information and counseling services, youth and adult education or training programs, and career development programs. Interested persons should contact their high school counselor, postsecondary institution, local library, or the central offices listed for information regarding services in their area.

Adult Basic Education (ABE)

Alaska State Department of Education (907) 465-8727
801 West 10th, Suite 200 Barbara Thompson, *ABE Supervisor*
Juneau, AK 99801-1894

Adult Basic Education includes basic skills, life skills, literacy, English as a second language, and GED studies and testing for adults 16 years and older. The state office provides funding on a competitive basis to institutions and private non-profits to provide services free to the public. In addition, the state office provides technical assistance needed to develop programs and teacher training.

Alaska Career Information System (AKCIS)

Alaska State Department of Education (907) 465-2980
801 West 10th Street, Suite 200 FAX (907) 465-2982
Juneau, AK 99801

The Alaska Career Information System provides career information and exploration software and tools on Alaskan occupations, programs of study and training, Alaskan postsecondary colleges and vocational training schools, national information on two-year, four-year and graduate colleges, financial aid sources, military occupations and information, industries, job search help, working for yourself, and apprenticeship information. AKCIS provides various products that allow sorting and exploration of career information from ages ranging from fourth grade to adult. AKCIS serves elementary through high school, postsecondary schools, employment service centers, vocational rehabilitation agencies, Native corporations, adult education centers, and other public and private agencies.

Alaska Employment Service

10002 Glacier Highway, Suite 200
Juneau, AK 99801

(907) 465-4562 (4JOB)
JOB HOTLINE (907) 258-7235
FAX (907) 465-2984

The Alaska Employment Service offices provide services to applicants and employers by providing essential job-matching services to the public. These services include identification of job openings, job referral services, and vocational assessment and counseling. Offices select and refer clients to job openings and offer skill proficiency testing. Unemployment Insurance services are also provided to claimants.

Alaska Employment Service offices are located in:

Anchorage	Bethel	Dillingham	Eagle River
Fairbanks	Glennallen	Homer	Juneau
Kenai	Ketchikan	Kodiak	Kotzebue
Nome	Petersburg	Seward	Sitka
Tok	Valdez	Wasilla	

Assets, Inc.

2330 Nichols Street
Anchorage, AK 99508

(907) 279-6617
Diana Strzok, *Director*

The Alaska Specialized Education and Training Service operates under grants for services with the Alaska Department of Health and Social Services, Division of Mental Health and Developmental Disabilities, and Division of Vocational Rehabilitation. The agency provides employment assistance and long-term vocational support for adults with developmental and psychiatric disabilities.

Alaska Vocational Institute

MAILING ADDRESS
South East Regional Resource Center Center (SERRC)
210 Ferry Way
Juneau, Alaska 99801
(907) 586-6806
FAX (907) 463-3811
JoAnn Henderson, *Executive Director*

PHYSICAL ADDRESS
South East Regional Resource (SERRC)
400 Willoughby
Juneau, AK 99801
(907) 586-5718
FAX (907) 586-5971

The Alaska Vocational Institute (AVI) provides vocational skill training to meet current employment needs and trends. The student population represents residents of Southeast Alaska who desire training to obtain entry-level employment in growth occupations in the region.

Comprehensive programs are offered that integrate academics, vocational skills and life skills so that students achieve competency in their chosen occupational area. AVI's programs teach job specific skills, life management and pre-employment skills that elevate a student's earning capacity, quality of life and self-esteem.

AVI shares facilities with the Juneau and Southeast Alaska Adult Education Programs which offer programs in adult basic education, GED preparation and testing, English as a Second Language, literacy tutoring, citizenship preparation programs, older worker employment assistance, and computer learning labs.

Certificate Programs:

- Office Skills Training
- Computer Training
- Child Care Training
- Alaska Tourism/Retail Industry Training
- Nurse Aid Training

Works Services

P.O. Box 110640
Juneau, AK 99811-0640
(907) 465-5847
FAX (907) 465-5154
Deborah Craig, *Program Officer*

P.O. Box 25509
Juneau, AK 99802-5509
(907) 465-5932
FAX (907) 465-2374
Kathy Sturrock, *Program Coordinator*

The Alaska Work Programs consists of the Job Opportunities and Basic Skills program (JOBS) for AFDC recipients and the Employment and Training program (E&T) for Food Stamp recipients. These programs are administered by the Department of Health and Social Services and operated jointly by the Department of Health and Social Services, Division of Public Assistance, and the Department of Labor, Employment Security Division. JOBS services are available in Anchorage, Fairbanks, Juneau, Soldotna, Wasilla, and Ketchikan. E&T services are available in Anchorage, Fairbanks, Juneau, Soldotna, and Wasilla. Employment services include testing,

employment counseling, employability planning, education, work experience, and job referral and placement. Supportive services include case management, child care, transportation assistance, and counseling. The JOBS and E&T programs help individuals to obtain the education or training needed to gain employment and become self-sufficient. JOBS and E&T staff refer clients to existing education and training programs. Alaska Work Programs also coordinates special projects designed to help low-income families gain paid employment.

Apprenticeships and other On-the-Job Training (OJT)

U.S. Department of Labor (907) 271-5035
Bureau of Apprenticeship and Training
Calais Building II
3301 "C" Street, Suite 201
Anchorage, AK 99503

There are many training opportunities available to Alaskans that are not found in traditional school settings. Some of these are eligible for G.I. Bill benefits while others are endorsed or supported by various trade associations. Apprenticeship programs are commonly registered with the Federal Government, U.S. Department of Labor. For specific questions about programs, contact the U.S. Department of Labor, Bureau of Apprenticeship and Training at the above address and phone number.

Bureau of Indian Affairs (BIA)

Office of Indian Education Programs (907) 271-4115
1675 C Street FAX (907) 271-3678
Anchorage, AK 99501-5198
Attn: Robert Pringle or Ben Lopez

The BIA makes available to eligible Native Americans educational, vocational/technical, and job placement grants, and related counseling.

The Employment Assistance program provides grants and other support services to Native Americans seeking a vocational/technical skill and permanent employment. Grants are limited and based on need. Grant awards, counseling, and job placement services are provided through a contractual arrangement with service providers located throughout the State. Inquiries should be directed to the nearest Native nonprofit organization to determine who the

applicant's appropriate service provider will be. Specific eligibility requirements apply.

Della Keats Enrichment Program

University of Alaska Anchorage
Business Education Building, #108
Anchorage, AK 99508

(907) 786-4000

The University of Alaska Anchorage Della Keats Enrichment Program is for Alaska Native students who are interested in pursuing a career in a health related field.

Students are selected for the program based on their interest in pursuing a health career, grades, leadership skills, extracurricular involvement and desire to return to work among Native peoples. Those selected will receive a full scholarship to this six week program. Students live in UAA Residence Life Housing and attend classes on campus.

Classes include Science, Anatomy, Math, English, Career Exploration, and Study Skills. Students also spend time career shadowing a mentor in their chosen field and working with a small group on a Problem Based Learning Module. Other program activities include field trips and social activities designed to take advantage of the educational opportunities available in the Anchorage area and to have fun.

A closing banquet and a special social activity conclude the program. The activity varies depending on student interests.

Department of Community and Regional Affairs

Division of Community and
Rural Development
P.O. Box 112100
Juneau, AK 99811-2100
(907) 465-4891
Mark Mickelson

Anchorage Office
Administration
333 West 4th Avenue, Suite 220
Anchorage, AK 99501-2341
(907) 269-4653
Carol Akereirea

The Division of Community and Rural Development provides, through the Federal Job Training Partnership Act (JTPA) and the State Training Employment Program (STEP), employment training assistance to eligible Alaskans facing difficulties in the labor market. The Division arranges for and funds vocational counseling and

testing, occupational skills training in the classroom, on-the-job training with private employers, subsidized work experience, pre-employment and basic skills competency training for young people, and other activities and supportive services necessary to find and keep a job. Programs are aimed at people with special barriers to employment: the economically disadvantaged, the unemployed, young people from low-income families, dislocated workers or those in need of upgrading their skills or retraining in new occupations, and individuals with disabilities, offencers, welfare recipients, older workers, etc. Regional offices are located in Anchorage (for Southcentral), Bethel (for the Southwest), Fairbanks (the Interior), Juneau (Southeast), and Nome (the Northwest).

Educational Opportunity Center

500 L Street, Suite 501
Anchorage, AK 99501

(907) 274-5522
Sherry A. Warren, *Project Director*

The Educational Opportunity Center (EOC) is an educational brokerage service under the United States Department of Education which provides free advice and information relative to admission to higher education and training programs. Services include postsecondary education information, career skills interest inventories, admissions and financial aid information, application assistance and community service referral. EOC is a user site for the Alaska Career Information System.

Job Corps Admissions and Placement Agency

4300 B street, #100
Anchorage, AK 99503

(800) 478-0531
or (907) 562-6200
Krystal Kompkoff, *Supervisor*

Job Corps is funded through the U.S. Department of Labor to provide educational and vocational training for economically disadvantaged men and women between the ages of 16 and 24, including single parents and their children at no cost to those accepted. The Alaska Campus includes an on-site day care center. Campuses offer residential accommodations, and nonresidential training is available for students who live between Anchorage and the Matanuska-Susitna area. Job Corps will provide daily transportation to and from campus, for nonresidential students.

Courses include, but are not limited to; business occupations, union sponsored construction trades such as heavy equipment operations/ repair, carpentry, nursing, dental assisting, culinary arts, forestry, early childhood education, etc. Students participate in educational programs required for work. Drivers education and General Equivalency Diplomas (GED) are offered. Courses are individualized, so length of training varies. Job Corps offers support at each campus, including transportation to the campus, room and board, a monthly cash stipend, basic medical/dental care, career counseling and organized recreational activities. Job Corps has a zero-tolerance policy for alcohol, drugs and violence. Upon graduation, students may obtain employment, enter college (students have free room and board while they begin college, if accepted into Advanced Career scholarship program) or join the military.

Upon graduation from Job Corps, students are offered free assistance to enter college or find employment. Services are also free to employers in Alaska.

Literacy Council of Alaska

823 Third Avenue
Fairbanks, AK 99701
literacy@polarnet.com

(907) 456-6212
FAX (907) 456-4302
Mary Mathews, *Executive Director*

The Literacy Council of Alaska is an educational agency which trains volunteers to teach adults in basic reading and English as a Second Language (ESL). School age tutoring is also provided through a Summer Cross-Age Program and through a school volunteer project. A computer literacy lab and family literacy services are offered at the Brice Family Center.

Senior Community Service Employment Program

Alaska Commission on Aging
Department of Administration
State Office Building
7th Floor, Room 757
Juneau, AK 99801
(907) 465-4872
Susan Doerflinger

Mailing Address
P.O. Box 110209
Juneau, AK 99811-0209

The Senior Community Service Employment Program (SCSEP) offers community service employment and training opportunities for

economically disadvantaged people 55 years of age or older. The program provides employment and training with public and private nonprofit agencies. Program participants acquire new job skills or revitalize old skills, and are assisted in obtaining unsubsidized jobs in the regular job market.

Older Worker Specialist programs in Anchorage, Fairbanks, Juneau, Palmer, and Wasilla provide individualized job search assistance to mature and older workers. These programs work closely with JTPA and State Job Service programs to help workers find appropriate training and/or jobs.

Upward Bound Program

University of Alaska Fairbanks
P.O. Box 756320
Fairbanks, AK 99775-6320

(907) 474-5685
FAX (907) 474-6001
Andrew P. Angaiak, *Director*

Upward Bound is a federally-funded program designed to improve the academic performance and motivation of eligible high school students which enables them to complete secondary school and successfully pursue postsecondary educational programs. The program provides year-round academic support services, career counseling, personal counseling, and an intensive six-week residential Summer session on the University of Alaska Fairbanks campus. The students who participate must meet the program eligibility criteria in regard to family income and the educational level of parents or legal guardian.

U.S. Department of Veteran's Affairs

Regional Office
2925 DeBarr Road, Suite 3550
Anchorage, AK 99508-2989

(800) 827-1000
or (907) 257-4700

The U.S. Congress has made available to veterans, current members of the Armed Forces and to other eligible persons' education and training benefits. Called the G.I. Bill benefits, specific provisions are found in Chapters 30, 31, 32, 34, 35, and 36 of Title 38 U.S.C. and in Chapter 106 of Title 10 U.S.C.

These provisions include regular military, the reserve components of the military, and National Guard. Specific questions of eligibility should be addressed to the DVI Regional Office in Anchorage. Such correspondence, when possible should include the individual's dates

of service and the service number of the member. General questions regarding educational programs can be referred to financial aid officers located at the educational institutions throughout Alaska. G.I. Bill eligible persons may only utilize their G.I. Bill education and training benefits at educational institutions and job training establishments (apprenticeships and other on-the-job training programs) that have been approved by the Alaska State Approving Agency. Questions regarding such approval should be referred to:

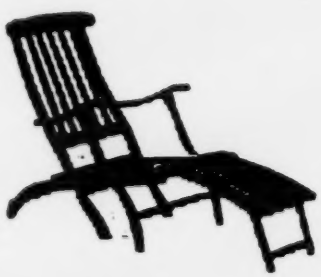
Alaska State Approving Agency (907) 269-7980
Alaska Commission on Postsecondary Education
707 A Street, Suite 201
Anchorage, AK 99501-3625

Vocational Rehabilitation

Alaska State Department of Education (907) 465-2814
801 West 10th Street, Suite 200 FAX (907) 465-2856
Juneau, AK 99801-1894 TDD (907) 465-2814

The Division of Vocational Rehabilitation assists individuals who experience physical and mental disabilities and meet their eligibility requirements to become employed. Services include diagnosis, vocational counseling and guidance, training and placement. Branch offices are located in:

Anchorage	Bethel	Fairbanks	Juneau
Kodiak	Kenai	Kotzebue	Ketchikan
Sitka	Wasilla		



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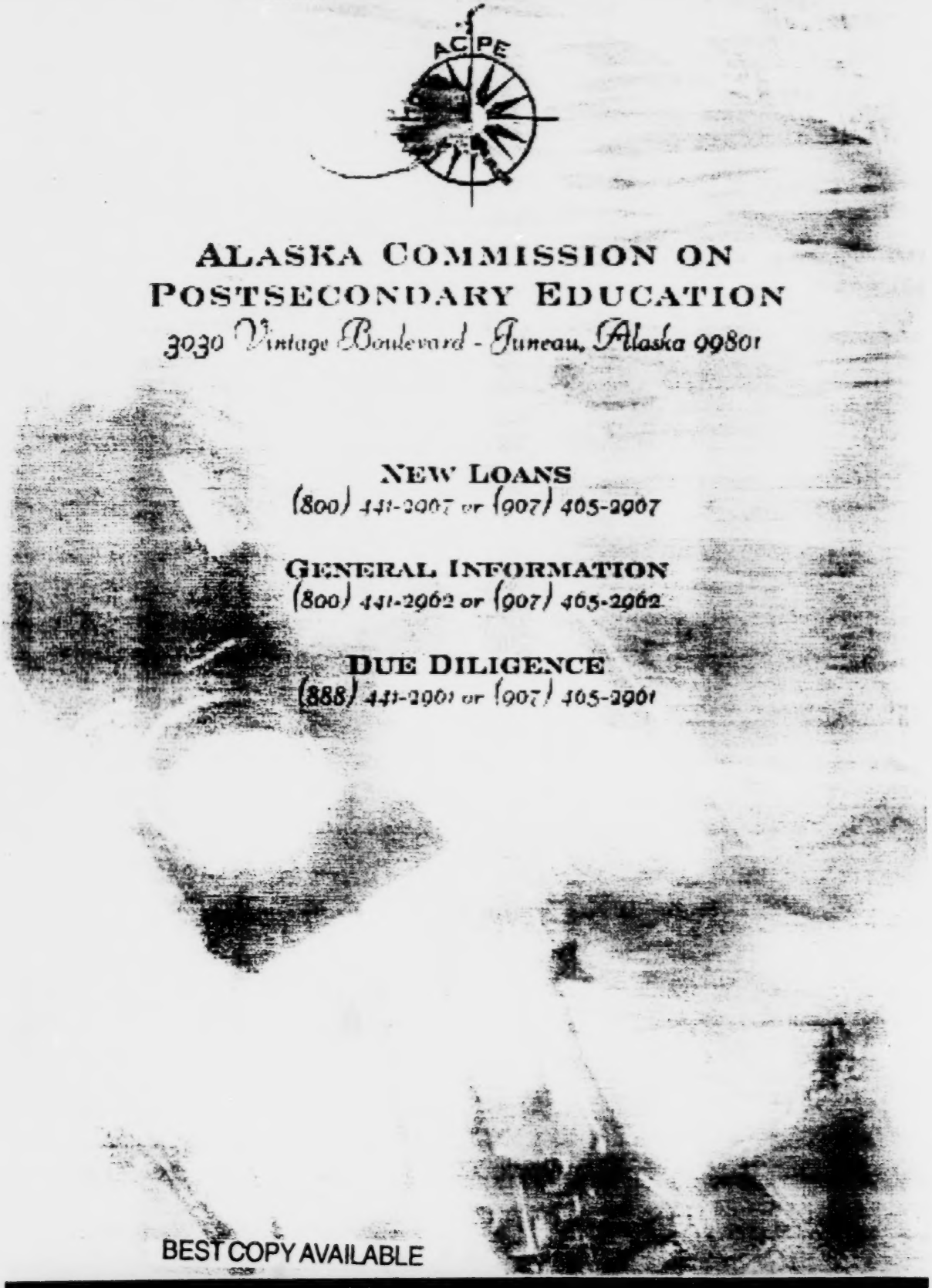

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

3030 Vintage Boulevard - Juneau, Alaska 99801

NEW LOANS
(800) 441-2007 or (907) 465-2907

GENERAL INFORMATION
(800) 441-2962 or (907) 465-2962

DUE DILIGENCE
(888) 441-2001 or (907) 465-2001

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